

Information to identify the case:

Debtor 1	<u>Lori A. Newcome</u>	Social Security number or ITIN	xxx-xx-4578
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21782-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lori A. Newcome
fka Lori A. Popp

8/16/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lori A. Newcome
 Debtor

Case No. 17-21782-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +Lori A. Newcome, 7 Wellington Court, McKees Rocks, PA 15136-1377
 cr +AmeriCredit Financial Services, Inc. d/b/a GM Fina, PO Box 183853, Arlington, TX 76096-3853
 cr +Daniel Reitz, 45 Calvary Lane, Punxsutawney, PA 15767-7932
 cr +Kelly Reitz, 45 Calvary Lane, Punxsutawney, PA 15767-7932
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14639730 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services dba GM Financial, PO Box 183853,
 Arlington TX 76096)
 14412755 +Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 14412756 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, edit Services, PO Box 183195, Columbus, OH 43218)
 14412760 +Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 14412762 +Chase Card Services-Disney, PO Box 1423, Charlotte, NC 28201-1423
 14412763 +Citi Cards/Bon Ton, PO Box 6241, Sioux Falls, SD 57117-6241
 14412769 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 14412768 +Dan & Kelly Reitz, 45 Calvary Lane, Punxsutawney, PA 15767-7932
 14412778 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 14412779 +Indiana Regional Medical Center, PO Box 788, Indiana, PA 15701-0788
 14412780 Jefferson County Tax Claim Bureau, 200 Main Street Court House, Brookville, PA 15825
 14412782 +KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815
 14412784 +Liberty Mutual Group, 7000 Stonewood Drive Suite 100, Wexford, PA 15090-7376
 14412786 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)
 14412787 ++Northwest Consumer Discount Company, 107 East Mahoning Street, PO Box 456,
 Punxsutawney, PA 15767-0456
 14413582 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14412791 +Penn Highlands DuBois, PO Box 447, Du Bois, PA 15801-0447
 14412792 +Susan L. Mitchell, 301 E. Mahoning Street, Suite 3, Punxsutawney, PA 15767-2142
 14412794 +The SOS Group, Collection Agency, PO Box 16211, Cleveland, OH 44116-0211
 14412767 +W Home Center, Inc., 313 Martha Street, Punxsutawney, PA 15767-1821
 14412766 +edit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Aug 17 2017 01:38:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2017 01:43:36 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14412757 EDI: CAPITALONE.COM Aug 17 2017 01:38:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14412758 EDI: CAPITALONE.COM Aug 17 2017 01:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14412759 EDI: BL-BECKET.COM Aug 17 2017 01:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14412761 +E-mail/Text: bankruptcy@cavps.com Aug 17 2017 01:44:19 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14412764 +EDI: WFNNB.COM Aug 17 2017 01:38:00 Comenity - Gander Mtn, PO Box 659569,
 San Antonio, TX 78265-9569
 14412765 +EDI: WFNNB.COM Aug 17 2017 01:38:00 Comenity- Peebles, PO Box 659465,
 San Antonio, TX 78265-9465
 14412770 EDI: RCSDELL.COM Aug 17 2017 01:38:00 Dell Preferred Account, Payment Processing Center,
 PO Box 6403, Carol Stream, IL 60197
 14412777 +EDI: PHINAMERI.COM Aug 17 2017 01:38:00 GM Financial, PO Box 183834,
 Arlington, TX 76096-3834
 14412781 +E-mail/Text: ebsterling@weltman.com Aug 17 2017 01:43:10 Kay Jewelers, PO Box 740425,
 Cincinnati, OH 45274-0425
 14412783 +EDI: CBSKOHL.COM Aug 17 2017 01:38:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 14412785 +EDI: RMSC.COM Aug 17 2017 01:38:00 Lowe's/Synchrony Bank, PO Box 960010,
 Orlando, FL 32896-0010
 14412788 +EDI: AGFINANCE.COM Aug 17 2017 01:38:00 ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
 14412789 +EDI: AGFINANCE.COM Aug 17 2017 01:38:00 OneMain Financial, PO Box 9001122,
 Louisville, KY 40290-1122
 14412790 EDI: AGFINANCE.COM Aug 17 2017 01:38:00 OneMain Financial, P.O. Box 3251,
 Evansville, IN. 47731-3251
 14643679 EDI: Q3G.COM Aug 17 2017 01:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 45

Date Rcvd: Aug 16, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14412793	+EDI: RMSC.COM Aug 17 2017 01:38:00	Synchrony Bank-Lens, after, PO Box 960061, Orlando, FL 32896-0061
14412795	+EDI: RMSC.COM Aug 17 2017 01:38:00	Walmart Mastercard/Synb, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	NATIONSTAR MORTGAGE, LLC
cr	Nationstar Mortgage LLC, as Servicer
aty*	+Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Lori A. Newcome bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/nfulkl@thompsonattorney.com/mhodge@thompsonattorney.com/ryandrl@thompsonattorney.com/bthompson@ecf.courtdrive.com

Gary V. Skiba on behalf of Creditor Kelly Reitz gskiba@yochim.com, donna@yochim.com/rose227@hotmail.com

Gary V. Skiba on behalf of Creditor Daniel Reitz gskiba@yochim.com, donna@yochim.com/rose227@hotmail.com

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC, as Servicer bkgroup@kmlawgroup.com

Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com/rspclaw@gmail.com

Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com/rspclaw@gmail.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com

TOTAL: 9